



FLEXsmart Benefits Program



What is a Flex Plan?

- ◆ Set aside a portion of your pre-tax income into a Flex Spending Account or a Dependent Care Account.
- ◆ These accounts can be used towards medical expenses or dependent care throughout the year.
- ◆ Money is taken out pre-tax so you end up taking more money home!

Your Paycheck Without a Flex Plan		Your Paycheck With a Flex Plan	
Salary	\$2000	Salary	\$2000
FICA/federal/state taxes	- <u>500</u>	Insurance Premiums	- 100
Adjusted earnings	\$1500	Health & Daycare expenses	- <u>300</u>
Insurance Premiums	- 100	Adjusted earnings	\$1600
Health & Daycare expenses	- <u>300</u>	FICA/federal/state taxes	- <u>400</u>
Net pay without Flex Plan	\$1,100	Net pay with Flex Plan	\$1,200
		Net tax savings with a Flex Plan	\$100

How does a Flex Plan Work?

- ◆ Elect the amount you wish to allocate.
 - ◆ Tally up your qualified expenses for the upcoming year for yourself, your spouse, and your children.
- ◆ After money is put into your account you will be reimbursed for qualified expenses by using your Medicaid debit card or by filing a claim with an attached copy of the receipt.
- ◆ Excess money **does not** rollover at the end of the year.



Medical Expenses Covered

- ◆ Deductibles
- ◆ Co-insurance payments
- ◆ Prescription drugs
- ◆ Chiropractor services
- ◆ Quit smoking medications
- ◆ Orthodontia/retainers
- ◆ Artificial limbs & braces
- ◆ Lasik surgery
- ◆ Vision expenses
(Contact lenses, solutions and supplies)
- ◆ Dental expenses not covered by insurance
- ◆ OB/fertility
- ◆ Hearing devices
- ◆ Alcoholism & drug treatment
- ◆ Diabetic supplies
- ◆ Psychiatric/psychologist's fees
- ◆ Over the counter items
(pain relievers, cold medicines, antacids, & allergy

Advantages of the Debit Card

- ◆ "Cashless transactions"
 - ◆ Instead of paying for eligible expenses and waiting to be reimbursed, the debit card pays the expense directly from your Medical or Dependent Care Account.
- ◆ No more filing of manual claims and waiting for reimbursements.

Dependent Care

- ◆ You can be reimbursed for up to \$5,000 (\$2,500 for a married employee filing separate tax returns) of dependent care expenses each plan year.
- ◆ Qualified dependents include:
 - ◆ Children age 12 and under
 - ◆ Disabled spouse or,
 - ◆ Dependents who are physically or mentally incapable of self-care and regularly spend at least 8 hours each day in the taxpayer's household.

FLEXsmart BENEFITS PROGRAM

From prescriptions and co-pays to nursery school and daycare, some costs are a given.

How you pay for them isn't.

Choice, convenience, and savings. That is what you get when you sign up for your employer-sponsored Flexible Spending Account (FSA) benefit program. Whether you are part of a large family with lots of medical bills or a single parent with hefty daycare costs, you can save hundreds of dollars a year on qualified expenses. It is a convenient tax-free way to pay for the things you need.

The Flex Debit MasterCard As part of the program you will receive your own Flex Debit MasterCard that makes using your flex dollars easier than ever. As long as the merchant or service provider accepts MasterCard, there is no need to pay cash up front and then wait for reimbursement. Depending on your plan, many of your purchases will not require additional documentation. You can even check real-time account status and balance information online.

Here's how it works...

- Enroll in the program and select an annual contribution amount.
- Pre-tax funds are loaded into your account via payroll deduction.
- You receive your Flex Debit Card in the mail and can use it immediately for qualified expenses. Funds are deducted directly from your flex account. Purchases that exceed the available funds are declined, and you will have to use another form of payment and submit a claim for reimbursement.
- The Flex Debit Card is similar to a credit card in that you always select "Credit" and sign for purchases. Your card does not require a PIN and you cannot withdraw cash. If the merchant or service provider does not accept MasterCard, you will need to use another form of payment and submit a claim for reimbursement.

For more information on enrolling in the FLEXsmart Benefits Program contact your HR Department for enrollment dates.



**"I knew I needed an FSA ,
and choosing my company's
FSA FLEXsmart Benefits Program**

**Made me feel...
well, it made me feel...**

SMART"





Eligible Reimbursable Expenses for FLEXsmart Benefit Accounts

Medical

- ❖ Deductibles
- ❖ Co-Insurance Payments
- ❖ Prescription Drugs
- ❖ Chiropractor Services
- ❖ Smoking Cessation Medications
- ❖ Orthodontia/Retainers
- ❖ Artificial Limbs & Braces
- ❖ Lasik Surgery
- ❖ Vision Expenses
 - Contact lenses, solutions and supplies, glasses
- ❖ Dental Expenses not covered by Insurance
- ❖ OB/Fertility
- ❖ Hearing Devices
- ❖ Alcoholism & Drug Treatment
- ❖ Diabetic Supplies
- ❖ Psychiatric/Psychologist's Fees
- ❖ Over The Counter items such as:
 - Pain Relievers
 - Cold Medicines
 - Antacids
 - Allergy Medicines
 - Diabetic Test Supplies

Dependent Care

- ❖ May reimburse an employee for up to \$5,000 of dependent care expenses each plan year. (\$2,500 for a married employee filing separate tax returns)
- ❖ Eligible dependent care must be for the purpose of allowing the employee, or the employee's spouse, to be gainfully employed or to attend school full-time
- ❖ Qualified dependents are:
 - Children age 12 and under
 - Disabled spouses or,
 - Dependents who are physically or mentally incapable of self-care and regularly spend at least 8 hours each day in the taxpayer's household
- ❖ Eligible expenses include:
 - Daycare
 - Babysitter
 - Nanny
 - Preschool
 - Before and After School Care
 - Overnight Camps are not eligible expenses

Eligible Over-The-Counter (OTC) Medicines

The following three lists will help you determine which OTC items can be reimbursable by your Flex Plan and what additional documentation may be required before reimbursement is made.

1. Medical Only Items

These "Medical Only Items" consists of OTC drugs that are primarily for medical care and will be reimbursable in reasonable quantities with the required receipt substantiation.

- Anti-diarrhea/anti-gas medicine, laxatives
- Antacids, acid reducers
- Allergy medicine
- Analgesics/Pain Relievers
- Cold medicine
- Pills for persons who are lactose intolerant
- Menstrual cycle products for pain and cramp relief
- Cough drops, throat lozenges, sinus medication, nasal sinus sprays
- Nicotine gum or patches for smoking cessation



- Special ointment or cream for sunburn (not just regular moisturizers)
- Ben Gay, Tiger Balm, Cortisone cream and similar products for muscle pain or joint pain
- Pedialyte for illness
- Items that were previously a prescribed drug are usually reimbursable
- First aid cream, Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments
- Eye drops, contact lens cleaning solution
- Suppositories and creams for hemorrhoids
- Sleeping aids
- Motion sickness pills
- Band-Aids, bandages, gauze pads, first aid kits, cold/hot packs for injuries, liquid adhesive for small cuts
- Rubbing alcohol
- Reading glasses
- Carpal tunnel wrist supports
- Pregnancy test kits, condoms, spermicidal foam
- Thermometers (ear or mouth)
- Incontinence supplies
- Nasal strips
- Diabetic test supplies
- Blood pressure monitor
- Crutches
- Take home screening tests including kits for detecting colon cancer, hepatitis C and HIV

2. Dual Purpose Items That Require a Doctor's Diagnosis and Recommendation

These are the expenses that are deemed to have both a medical purpose and a personal/cosmetic or general health purpose. OTC drugs on this list will be reimbursed only with a doctor's note stating the specific medical condition and that the OTC drug/medicine is recommended to treat it and that the treatment is not for cosmetic purposes.

- Weight Loss Drugs to treat a specific disease
- Orthopedic Shoes and inserts (only the extra cost over buying non-orthopedic shoes/boots can be reimbursed). The average cost of non-orthopedic shoes will be considered to be \$25 and non-orthopedic boots will be \$50.00.
- Mouthwash under narrow circumstances – ex: Doctor recommends special mouthwash for the treatment of gingivitis might qualify.
- Sunscreen (must have present existence of a disease such as skin cancer)
- Acne Treatment (most skin care and acne treatment is NOT reimbursable because it constitutes a cosmetic procedure. There is an exception if the procedure is necessary to ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease”).
- Glucosamine/chondroitin for arthritis or other medical condition
- OTC hormone therapy and menopause symptom treatments for hot flashes, night sweats, etc.
- Medicated Shampoos under narrow circumstances but only if a doctor diagnoses the person as having a specific scalp infection (not just dry scalp or dandruff) and prescribes a special treatment to be applied for a limited period of time
- Fiber Supplements under narrow circumstances -- not reimbursable if taken daily as a supplement to normal diets but reimbursable if taken to treat a specific medical condition for a limited time.
- Dietary Supplements or herbal medicines to treat a specific medical condition in narrow circumstances -- ex: Doctor tells you to take 1000 mg of vitamin B-12 daily to treat a specific vitamin deficiency or to take Vitamin C for scurvy
- Dietary Supplements to improve and maintain general health are NOT reimbursable. (e.g. one-a-day vitamins)
- Prenatal vitamins
- Massage Therapy
- Air Conditioners

3. Non-Eligible Expenses

- Hot tubs or similar equipment
- Exercise equipment/ Fitness memberships
- Beds, chairs, and other household equipment
- Dietary, herbal, or nutritional dietary supplements
- Food replacements
- Vitamins
- Toothpaste and tooth brushes (even if a dentist recommends using them.)
- Toiletries and cosmetics (Face creams, deodorants, moisteners and suntan lotion, soaps for dry skin, dry scalp or dandruff, shaving brushes and creams, teeth whitening /bleaching products)
- Lip balm such as ChapStick, Blistex, etc.
- Hair removal

Your Benefits Card Merchant List

- Use your benefits card at these stores that can identify FSA / HRA eligible expenses.
- Check the list to find your store before you order prescriptions or shop for over-the-counter (OTC) items.
- Swipe your benefits card **first** and only your FSA / HRA eligible purchases will be deducted from your account.
- You won't have to submit receipts to verify purchase from these stores, but you should still save your receipts for easy reference.

Bakers
Costco Wholesale *
Hy-Vee Drugstores/Food stores/Pharmacies
Jubilee Foods *
Safeway
Sam's Club
ShopKo Stores *
ShopKo Pharmacy *
Target Stores *
Walgreens
Wal-Mart Neighborhood Market & Supercenter

* Merchants with an asterisk can identify prescriptions vs. OTC items at point of sale.

To find the 'Pending Merchant List' please visit the EBS website.

PARTIAL LISTING OF OVER-THE-COUNTER DRUGS

Flexible Spending Accounts (Section 125)



The following (not complete listing), illustrates examples of over-the-counter medicine/drug expenses which may be claimed as part of the Plan:

A

Abreva
Actifed Cold & Allergy
Actifed Cold & Sinus Caplets
Actron
Advil
Advil Cold and Sinus
Advil Flu & Body Ache Caplets
Advil Migraine Liquigels
Afrin 12 Hour
Afrin Nasal Decongestant Children's
Aleve
Aleve Cold & Sinus
Aleve Sinus & Headache
Alka-Mints
Alka-Seltzer
Alka-Seltzer Heartburn Relief
Alka-Seltzer Morning Relief
Alka-Seltzer Plus Cold & Cough Medicine Liqui-gels
Alka-Seltzer Plus Cold & Cough Medicine Tablets
Alka-Seltzer Plus Cold Medicine Liqui-gels
Alka-Seltzer Plus Cold Medicine Tablets
Alka-Seltzer Plus Cold & Sinus Medicine Liqui-Gels
Alka-Seltzer Plus Cold & Sinus Medicine Tablets
Alka-Seltzer Plus Flu Medicine Liqui-gels
Alka-Seltzer Plus Flu Medicine Tablets
Alka-Seltzer Plus Night-Time Cold Medicine Liqui-gels
Alka-Seltzer Plus Night-Time Cold Medicine Tablets
Alka-Seltzer PM
ALternaGEL
Amphojel
Arco-Lase
Ascriptin
Ascriptin Enteric
Aspirin
Axid AR

B

Backache Caplets
Basaljel
Bayer
Bayer PM
BC Powder
BC Sinus Cold Powers
Benadryl Allergy
Benadryl Allergy & Cold Caplets
Benadryl Allergy & Sinus
Benadryl Allergy & Sinus Headache Caplets
Benadryl Severe Allergy & Sinus Headache Caplets
Benamist
Benylin Adult Formula Cough Suppressant
Benylin Cough Suppressant Expectorant
Benylin Pediatric Cough Suppressant
Benzedrex
Bonine
Bufferin

C

Cepacol Sore Throat Lozenges
Cepacol Sore Throat Spray
Cheracol D
Cheracol Plus
Children's Benadryl Allergy/Cold Fastmelts
Children's Cepacol Sore Throat Formula
Children's Motrin Cold Oral Suspension
Children's Mylanta
Chlor-Trimeton Allergy
Chlor-Trimeton Allergy/Decongestant
Citrucel
Colace
Comtrex Acute Head Cold
Comtrex Cold & Cough
Comtrex Deep Chest Cold
Comtrex Flu Therapy
Comtrex Sinus & Nasal Decongestant
Comtrex Sore Throat Liquid
Contac 12 Hour Cold Caplets
Contac Severe Cold and Flu
Contac Severe Cold and Flu Non-Drowsy
Coricidin D
Coricidin HBP Cold & Flu Tablets
Coricidin HBP Cough & Cold Tablets
Coricidin HBP Maximum Strength Flu Tablets
Correctol

D

Delsym Cough Formula
DexAlone Cough Caps
Di-Gel
Diabe-Tuss DM
Diarrid
Dimetapp
Dimetapp DM
Dimetapp Infant Drops Decongestant
Dimetapp Infant Drops Decongestant Plus Cough
Dimetapp Nighttime Flu Syrup
Dimetapp Non-Drowsy Flu Syrup
Doan's
Doan's P.M.
Donnagel
Doxidan
Dramamine
Dramamine Less Drowsy
Drixoral Allergy/Sinus
Drixoral Cold & Allergy
Drixoral Cold & Flu
Drixoral Nasal Decongestant
Dulcolax
Duration 12 Hour

E

Ecotrin
Efidac 24 Chlorpheniramine
Efidac/24
Emetrol
Ex-Lax
Ex-Lax Milk of Magnesia
Excedrin
Excedrin, Aspirin Free
Excedrin Migraine
Excedrin PM

F

FiberCon
Fleet Sof-Lax Overnight

G

Gas Aid
Gas-X
Gas-X with Maalox
Gaviscon
Gold Bond Medicated Foot Powder
Goody's
Goody's Body Pain Formula
Goody's PM Powder
Gyne-Lotrimin 3-Day Combination Pack

H

Halfprin
Halls Cough Suppressant

I

Imodium A-D
Imodium Advanced

K

Kaopectate
Kondremul
Konsyl Fiber Tablets
Konsyl Powder

L

Lactaid
Lamisil AT
Legatrin PM
Lotrimin AF Antifungal
Lotrimin Ultra

M

Maalox DS Softchews
Maalox Liquid
Maltsupex
Metamucil
Midol Menstrual Formula
Midol PMS Formula
Midol Teen
Mitrolan
Motrin
Motrin IB Sinus

Motrin Migraine Pain Caplets
Motrin Sinus Headache Caplets
Mycelelex-7
Mylanta Calcitabs
Mylanta Gas Relief
Mylanta Liquid
Mylanta Ultra Tabs and Gels

N

Naphcon A
Nasalcrom
Natru-Vent
Nature's Remedy
Neosporin
Neo-Synephrine
Neo-Synephrine 12 Hour
Nicoderm CQ
Nicorette
Nicotine Patches
Nicotrol
Nizoral A-D
Nolahist
Nostrilla 12 Hour
Novahistine
Novahistine DMX
Nuprin
Nytol

O

OcuHist
Orudis KT
Otrivin

P

Pamprin Maximum Cramp Relief
Pamprin Multi-Symptom
Pediapcare Cold & Allergy Liquid
Pediapcare Infants' Drops Decongestant
Pediapcare Infants' Drops Decongestant Plus Cough
Pediapcare Long-Acting Cough Plus Cold Liquid
Pediapcare Multisymptom Cold Liquid
Pediapcare NightRest Cough-Cold Liquid
Pediatric Vicks 44E
Pediatric Vicks 44M
Pepcid AC
Pepcid Complete
Pepto Diarrhea Control
Pepto-Bismol
Percogesic
Perdiem
Peri-Colace
Pertussin CS
Pertussin DM
Phazyme
Phillips' Chewable Tablets
Phillips' Liqui-Gels
Phillips' M-O
Phillips' Milk of Magnesia
Pin-X
Prensyn PMS

Prilosec
Primatene Mist
Primatene Tablets
Privine
Prodium
Propagest
Pseudo 60's

Q

Quick Dissolve Maalox
Quick Dissolve Maalox Max

R

Rheaban
Robitussin
Robitussin Allergy & Cough
Robitussin Cold & Congestion
Robitussin Cold & Flu
Robitussin Cold Severe Congestion Softgels
Robitussin Cough & Cold Infant Drops
Robitussin Cough & Cold Products
Robitussin Cough Drops
Robitussin Cough Suppressant
Robitussin Flu
Robitussin Honey Cough
Robitussin Multi Symptom Honey Flu
Robitussin Nighttime Honey Flu
Robitussin Pediatric Cough Suppressant
Robitussin Sinus & Congestion
Robitussin Sugar Free Cough
Robitussin-CF
Robitussin-DM
Robitussin-PE
Rogaine
Roloids

S

Safe Tussin 30
Senokot
Senokot-S
Simply Sleep
Sinarest
Sine-Off
Singlet
Sinulin
Sinutab
Sinutab Sinus Allergy
Sinutab Sinus Medication
Sleepinal
St. Joseph
Sucrets
Sudafed
Sudafed Children's Cold & Cough Liquid
Sudafed Cold & Cough
Sudafed Non-Drying Non-Drowsy MS Liquid Caps
Sudafed Severe Cold Caplets
Sudafed Sinus & Allergy
Sudafed Sinus & Cold
Sudafed Sinus Headache
Sudafed Sinus Nighttime
Sudafed Sinus Nighttime Plus Pain Relief
Surfak
Surpass Antacid Chewing Gum

T

Tagamet HB
Tavist Allergy Tablets
Tavist Allergy/Sinus/Headache
Teldrin
TheraFlu Flu & Congestion
TheraFlu Flu & Cough
TheraFlu Flu & Sore Throat
TheraFlu Severe Cold & Congestion
Tinactin
Titralac
Titralac Plus
Triaminic Allergy Congestion Liquid
Triaminic Allergy Congestion Softchews
Triaminic Allergy Runny Nose & Congestion Softchews
Triaminic Allergy Sinus & Headache Softchews
Triaminic Chest Congestion
Triaminic Cold & Allergy
Triaminic Cold & Cough Products
Triaminic Cough Products
Triaminic Flu, Cough & Fever
Triaminic Softchews Cough
Tums
Tylenol
Tylenol Allergy Sinus
Tylenol Allergy Sinus Nighttime
Tylenol Children's Allergy-D Liquid
Tylenol Children's Cold Plus Cough
Tylenol Children's Cold Products
Tylenol Children's Flu Liquid
Tylenol Children's Sinus Liquid
Tylenol Cold Medications
Tylenol Cold Severe Congestion
Tylenol Flu Medications
Tylenol Infants' Cold Drops
Tylenol Infants' Cold Drops Plus Cough
Tylenol PM
Tylenol Severe Allergy
Tylenol Sinus NightTime
Tylenol Sinus Non-Drowsy

U

Unifiber
Unisom
Unisom Sleepgels
Unisom With Pain Relief

V

Vanquish
Vasocon-A
Vicks 44 Cough Relief
Vicks 44D
Vicks 44E
Vicks 44M
Vicks Cough Drops
Vicks DayQuil
Vicks DayQuil Sinus Pressure & Pain Relief
Vicks NyQuil
Vicks NyQuil, Children's
Vicks NyQuil Cough Liquid
Vicks Sinex
Vicks Sinex 12-Hour
Vicks Vapor Rub

W

Women's Tylenol Menstrual Relief

Z

Zantac 75